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If our friends who favor us with manuscripts and illustrations for publication wish to have rejected articles returned, they must in all cases send stamps for that purpose.  
WEDNESDAY, JUNE 21, 1916.

**Memorial's Appeal Is to All**  
CONSIDERABLY more than half the fund necessary to assure a greater Memorial Hospital already has been raised. Generous citizens of wealth have made large contributions and hundreds of others have assisted as their means permitted. The appeal that has gone out, however, is to every man and woman in Richmond. It should be regarded as a privilege, as well as a matter of civic pride, to aid this beneficent undertaking, for a great hospital, amply housed, equipped and endowed, is one of Richmond's vital needs. Don't hesitate to give because you cannot rival in amount the contribution of your neighbor; don't wait until some member of the committee discovers you. Give what you can, give without being further besought—and give now!

**Words were heavy artillery.** Carranza would have killed us all some time ago.

**Advice From the Rhine**  
ADVISE to German-American voters comes from across the sea. The Cologne Gazette, according to an Associated Press dispatch, takes this view of the presidential campaign now in progress:

German-Americans now have an opportunity of paying President Wilson back for his false, hypocritical neutrality, and for his unheard-of attacks on their American nationality.

We do not believe all German-Americans will be willing to heed these counsels, but Democrats should not mourn the loss of votes that can be thus controlled. When the politics of this country can be made subservient to Berlin or the Rhine provinces, or to any other foreign influence, true Americanism will be dead. President Wilson is being threatened with punishment because of his stand for American rights. It is for Americans, whose allegiance is not divided or wavering, to give him their support.

Britons in the trenches are reported to have taken up baseball. Perhaps now they will be able to steal an enemy base.

**Wild Talk From Academic Shades**  
JUST what President Stryker, of Hamilton College, said when he "fayed" President Wilson and attacked Charles E. Hughes at an alumni dinner, has not been published in detail. That it was highly offensive is indicated by the fact that the alumni—doubtless of both political parties—blamed him, and that Elihu Root was led to deplore the "great temptation that encompasses the faculty in public speaking to state things because of their sound, to say things that will stir and to run into superlatives."

To the great injury of higher education, wild, irresponsible talk is all too frequently heard from speakers drawn from the academic shades. The danger to the public lies in taking these outbursts seriously. It should be remembered that these men live in narrow confines, think along narrow lines. In their special courses they are wise and competent instructors; in the broader life of the active world they are often amateurs, whose position gives to their words undue weight.

The Supreme Court of the United States has disposed of more cases during its recent term than at any time since 1899. Justice Brandeis has already begun to speed 'em up.

**No Suffrage by Federal Action**  
OUR correspondent, Mrs. Lila Meade Valentine, whose communication in yesterday's issue of this newspaper contained a statement that we had implied the suffragists found nothing to cheer them in the results of the two national conventions, quite missed the point of our contention. Leaving aside, for the moment, the broad question of equal suffrage for women, we argued that it was to the States, and not to the Federal Constitution, that its advocates must look.

Our contention, based on the soundest principles of Democracy, was, and is, that any attempt to regulate the suffrage by Federal action would be subversive of the doctrines that lie at the root of this government. Both conventions recognized the truth and wisdom of that tenet, and the platform of neither contained anything to cheer the spirits of those who agitate national action.

As a matter of fact, The Times-Dispatch is unalterably opposed to the extension of the suffrage to women in the Southern States, but that opposition is a thing apart from its stand on the inviolability of the right of the States to formulate their own suffrage laws.

All that West Virginia has to do now to avoid paying her debt to Virginia is not to let her Legislature meet in regular session. That might help the State in a good many other ways, too.

**Sympathy With Young Lovers**  
BALTIMORE is proceeding to legalize "spooning in the parks." By the terms of a resolution, which already has passed the First Branch of the City Council, and is hailed with joyful acclaim by the populace, the park board is asked to direct park policemen to refrain from "interfering with reasonable demonstrations of affection."

Councilman Spencer, patron of the ordinance, says there will be no difficulty in constraining it. "Any one ought to know what a reasonable demonstration of affection would amount to," he told one carping critic, and further explained by describing how in his

salad days a policeman shook a finger at him when "my intended wife and I were sitting in the park and she was resting her head on my shoulder." Mr. Spencer contended "she had a right to put it there if she wanted to," and most persons will agree with him.

The First Branch, anyhow, goes on record as sympathizing with young lovers. As loving and voting are by no means inconsistent, the movement is likely to gain political strength.

As long as fighting is most active on the western front, we can get along fairly well; French names aren't so bad. But when the Russians and Austrians break loose on the Russian frontier and the wires begin to crackle and sputter with Polish, and Galician consonants, the newspaper man wonders why he didn't learn to be a motorman.

**Carranza's Hope Is Peace**  
SECRETARY LANSING has notified Carranza, in terms as measured as they are solemn, that if the de facto government of Mexico persists in its attitude of stubborn defiance and open menace, "the execution of this threat will lead to the gravest consequences," and that, "while this government would deeply regret such a result, it cannot recede from its settled determination to maintain its national rights and perform its full duty in preventing further invasions of the territory of the United States, and in removing the peril which Americans along the international boundary have borne so long with patience and forbearance."

The note of the Secretary of State, which begins with a stern rebuke of "the discourteous tone and temper" of Carranza's latest communication, includes a recital of the gross outrages committed by Mexican bandits on citizens of this country. Theft, destruction and the most cruel and blood-thirsty murder make up this list of wrongs. Agents and soldiers of the Carranzista government have participated in the commission of some of these offenses, and subsequently have been protected by principal officers who give, or pretend to give, allegiance to Carranza's authority.

The utter failure of Carranzista military commanders to aid the efforts of the American expeditionary forces to capture Villa and other bandits is contrasted with actions which have tended actually to facilitate the escape of some of these criminals.

"I am reluctant to be forced to the conclusion," says Mr. Lansing, "which might be drawn from these circumstances, that the de facto government, in spite of the crimes committed and the sinister designs of Villa and his followers, did not, and does not, intend or desire that these outlaws should be captured, destroyed or dispersed by American troops, or at the request of this government, by Mexican troops."

We are not wholly convinced Carranza is determined on war. That prospect holds nothing of hope for him. Had he been able to bluff this government into acquiescence in his insolent demands, it might have given him some additional prestige with the gringo-heating elements of the Mexican population, but he can gain nothing from actual hostilities. Mexico even now is bankrupt. Carranza is threatened by disaffection on every hand. Want stalks abroad. Commerce and industry are at a standstill, even in the principal cities. Agriculture is neglected. War with the United States might bring the first chief some temporary accessions of loyalty, but they would vanish in the face of the closing of all Mexican ports and before the military power of this people. Carranza's one refuge would be flight.

He may be deterred by this seemingly inevitable prospect from precipitating a clash, or desperation may lead him into a course from which he can emerge neither in safety nor in profit. At any rate, this nation's conscience is clear. It has sought, with unflinching patience, to save Mexico from the Mexicans and for the Mexicans; if its hand is forced, the consequences will be on Mexico's own head.

The Germans are drinking American soft drinks because they can't get beer. Now if the blue Sunday laws are enforced in the empire, their misery will be complete.

**National Guard Under Army Bill**  
SECRETARY BAKER's request of Senator Chamberlain and Mr. Hay, chairmen of the Senate and House Military Committees, to make an effort to bring about the adoption by Congress of a resolution putting into immediate effect the militia-draft provisions of the new army bill, which otherwise would become operative July 1, calls attention to the sharp change that will be worked by this bill in the status of the National Guard, or organized militia, of the States.

While the National Guard, as now constituted under the Dick bill, which provides for Federal arms, equipment and inspection and for Federal pay while engaged in Federal service, is subject to the call of the President, as well as of the State authorities, it may be ordered by the President to perform military duty only within the limits of the United States.

When the Hay-Chamberlain bill becomes effective, no member of the organized militia will be considered a member of the National Guard until and unless he has taken an oath which will obligate him to military service at the command of the President, without any geographical limitation. Enforcement of this new character of obligation is provided for by clauses which disqualify from Federal aid and pay any organization which is not a part of the reorganized National Guard.

Less than two weeks from to-day, the Hay-Chamberlain bill will take effect. Meanwhile, thousands of members of the organized militia are serving under the old law; enlistments are expiring; recruiting is in progress, and a multiplicity of obligations threatens to confuse the standing of individuals and of commands. Without doubt, virtually all the men of the National Guard who are on duty on the border would be more than willing to volunteer for foreign service. It is to avoid the necessity for this that Secretary Baker is anxious that the National Guard provisions of the army reorganization bill shall become effective at once.

Gilbert wrote that a policeman's lot was not a happy one. If he lived to-day, he might pick the lot of Mayors to sing about. The people of Berlin are "panning" their Mayor because they are hungry, and many Richmond people said things about our Mayor yesterday because they were thirsty.

When politicians talk about "tin soldiers" they mean the generous individuals who contribute to the campaign funds.

President Wilson appears ambitious to win renown as the man who took the hyphen out of the hyphenate.

**SEEN ON THE SIDE**  
The Other Side of It.  
There are lots of happinesses  
That this old world holds for you—  
Beauty of the wilds that blesses,  
Beauty in the cities, too.  
But you never will attain them,  
Never taste life's richest zest,  
If you work too hard to gain them;  
You just have to learn to rest.

Take a look at those old fellows  
Who give all their time to toil;  
They know naught of joy that mellow,  
Why, they spend the time in striving  
For a pile of yellow stuff,  
And they keep on madly driving  
When they have more than enough.

They are blind to every beauty  
That the whole wide world can show,  
They are slaves to every duty  
They were ever taught to know,  
They have no real understanding  
Of the charms that dwell in play,  
They never feel the joys expanding  
Of the truant's careless way.

Work, perhaps, in moderation  
Will not hurt beyond repair,  
But to know life's jubilation  
You must handle work with care.  
Work is made for saint and sinner—  
Meaning their hardihood to test—  
But in life the true prize winner  
Is the lad who's learned to rest.

**The Peasant's Lament**  
About the only persons who are satisfied with the prospect of intervention in Mexico are those who own a ranch or hope to own a mine.

**Shakespeare Day by Day.**  
For General Fanning: "Therefore use thy discretion; I had as lief thou didst break his neck as his finger."—As You Like It, I, I, 1.  
For Kaiser Wilhelm: "Ay, and you had an eye behind you, you might see more detraction at your heels than fortunes before you."—Twelfth Night, II, II, 1.

For the real lovers of concord:  
"A peace is of the nature of a conquest;  
For then both parties nobly are subdued,  
And neither party loser."  
—King Henry IV, Part II, iv, 2.

For President Wilson:  
"What stronger breastplate than a heart untainted?  
Thrice is he armed that hath his quarrel just."  
—King Henry VI, Part II, iii, 2.

**ODIOUS COMPARISONS.**  
I can't endure Ezekiel Hodge,  
Who goes each night to club or lodge,  
And comes home somewhat highly flustered;  
But like less Ezekiel Hodge,  
Who puts himself upon the back,  
That with bad men he never mingled.

**Unendurable.**  
"What made Miss Filup resign from the suffragette host?"  
"One of the other workers in the cause criticized her severely on the ground that the wearing of wrist watches is effeminate."

**To-Day's Best Hand-Picked Joke.**  
A gang of Italian laborers were working in a section of Boston where the mud was excessively deep. Suddenly one of the gang cried out: "Help! Help!"

"What's the matter out there?" came a voice from the construction shanty.  
"Queek! Bringa da show! Bringa da peek! Antonio's stuck in da mud!"  
"How far in?"  
"Up to hees knees!"  
"Oh! let him walk out!"  
"No! No! He canna no walk! He wronga end up!"—Harper's Magazine.

**Badly Treated.**  
A pretty young maid known as Sue Found much in this sad world to rue.  
Twenty years and she was on her death,  
Were the cause of her estate—  
She felt she had less than her due.

**Health Talks, by Dr. Wm. Brady**  
When Good Foods Are Poisons.  
"My little boy, aged eight, cannot eat eggs or anything with eggs in it," writes a mother. "He does, his eyes become bloodshot and his breathing becomes difficult. Is there anything that can be done for him?"

"I can take a few glasses of milk a day with impunity," reports a near-invalid, "but when I endeavor to join your Bread and Milk Club and drink about three pints of milk, I suffered severely from hives. I didn't realize, however, until the third Monday—and they are as blue as blazes—when my third crop of hives satisfied me that I cannot maintain membership. Is this purely a neurotic incident?"

"Any food of nitrogenous character, or any nitrogenous substance, food, pollen, dandruff, serum, or what not, may produce what is known as 'anaphylaxis' in a sensitized individual. For instance, inject a guinea pig or a human subject with pure blood serum; no untoward effect is noted. But repeat the injection some weeks or months later and hives, asthmatic symptoms, even death may follow. The first dose, introduced 'parenterally' (through some route other than the digestion) has sensitized the subject so that subsequent doses prove more or less poisonous. Doctors have to consider this in administering serum; if the patient has ever had, say, diphtheria antitoxin, and now a year later requires tetanus antitoxin, great care must be exercised lest the patient proves to be sensitized; he must be tested, first, with a mere drop or two of the serum."

The ordinary cause of hives and of erythema, as well as hay fever and asthma and probably other conditions not at yet clearly worked out, is the introduction parenterally of protein substance from one source or another. In hives, shellfish, strawberries, cheese, etc., taken as food, may be the cause, through some trifling abrasion in the lining of stomach or bowel, an ulcer, or fissure, perhaps. Likewise, contact with a caterpillar and the bite of some insect may supply the causative protein or nitrogenous substance.

Asthma and hay fever are well-known results of protein poisoning. Asthma, in many instances, from accidental contact with the horse, dog, cat or other animal or bird—probably in abrasion of invisible particles of dandruff. Hay fever, from the pollen of some particular plant, to which the victim is, in some unknown way, sensitized.

The little boy described in one of thousands of similar cases, in which the child has somehow become sensitized to egg protein. The gentleman is one of a smaller number of individuals who really and truly cannot digest milk with any degree of pleasure. So far as we can say, there is no relief for this case except the strict avoidance of the causative protein, just as is necessary in cases of asthma, hay fever and erythema or hives.

Sensitization is exceedingly frequent and often not recognized by the victim or his doctor.

**Good Description of Duodenal Ulcer.**  
Every spring for the past four years, except last spring, I have pain in the stomach about two hours after eating, and feel so bad I can't do my work. I feel all in. When I take a hot cup of milk or water the pain lets up and I feel all right. I have been to a doctor, but I am afraid to eat much. I am fifty years old. Please advise.

Answer—This is a good description of duodenal ulcer. In one of your age, if there is a duodenal ulcer, it is wise to have it cured, not

only for the sake of comfort, but because there is a tendency toward cancer developing in the situation of a chronic ulcer. You should take some milk every two hours, and add a little either soda or milk of magnesia in the milk. The periodicity, chronicity and character of the attacks, and the relation to meals, strongly suggest ulcer.

**News of Fifty Years Ago**  
(From the Richmond Dispatch, June 21, 1866.)

At a meeting of the board of directors of the Virginia National Bank, held yesterday, Abner F. Harvey of the firm of Williams & Davis, was elected president of the bank in the place of S. T. Suit, resigned.

Richmond-Randolph Lodge, No. 19, Ancient, Free and Accepted Masons, last night elected the following officers for the ensuing Masonic year: Julius C. Hobson, worshipful master; J. R. Dowell, senior warden; Norton Savage, junior warden; John Lester, secretary; Andrew Johnson, treasurer; W. H. Hall, crew, senior deacon; George Bell, junior deacon; Rev. John Edwards, chaplain; Thomas Angel, tiler.

President Johnson yesterday sent to the Senate the nomination of E. C. Williams, of North Carolina, to be minister to San Salvador.

At a meeting of the board of directors of the United States National Bank, held yesterday, the report of the joint Reconstruction Committee, of an elaborate argument in favor of the admission of the properly chosen representatives from the Southern States. It takes the ground that a State can neither withdraw nor be expelled from the Union. The war was to preserve, not to destroy, the States. The report closes with an eulogy on the purity of the motives of President Johnson.

The President yesterday issued an order officially announcing the death, in Detroit, Mich., of General Lewis Cass, an illustrious soldier and statesman, and directing suitable honors to be paid to his memory.

Late news from Europe is to the effect that France is still trying to prevent war between Austria and Prussia and bring about a peaceable understanding. However, there is but little hope of success.

A telegram to the New York Tribune from Washington says Secretary Seward firmly refused to transmit the constitutional amendment to the several States without the President's signature, and that the House of Representatives were, by special resolution, ordered to transmit it to the Governors of the States not "late in rebellion." The radical House wished for Mr. Johnson to have anything to do with it.

The gold market in New York got quiet yesterday. The metal simmered down before the closing of the gold room to 152 and a fraction. Cotton was firm at 40 cents per pound.

A London letter to a New York banking house says the specie arrivals there from the United States are an immense thing for America. The amount sent over from America already this month is estimated at \$1,000,000. It is everywhere admitted to have saved England from general bankruptcy. Letters to other houses in New York are very much to the same effect. Four million dollars of gold will go to England by steamships sailing this week.

**The Voice of the People**  
Lloyd George a "Single-Taxer."  
To the Editor of The Times-Dispatch:  
The "Editorial" of the 19th inst. means so much of a loss to England, if it means that Lloyd George will be put in his place, that I think it is greatly overrated. I think, in your editorial, you are doing him just justice to the little Welshman, who is so popular in England, you seem to be unaware of why he is the real leader of the modern English history. He is a single-taxer, and in these strenuous times, when the people and nobility hardly get any notice in the papers, he is the only one who is not. He is a single-taxer, and in these strenuous times, when the people and nobility hardly get any notice in the papers, he is the only one who is not.

**Chats With Virginia Editors**  
The popular indoor sport in this heaven-favored section of the Commonwealth, the "Herald-Courier," is "sleeping under a blanket or two at night." The clouds had not rolled by when this was written.

The Urbana Sentinel proposes an amendment or an addition to the game laws. It says: "It should be unlawful to hunt frogs out of season. There are some people who will not only hunt frogs half-way, but will overtake it when it's a long ways ahead."

Who would have suspected the Norfolk Ledger-Dispatch of familiarity with the epistles? But here is what it says: "What a fine sermon attended church on Sunday after his nomination, the preacher's text was, 'So Run That Ye May Be Able to Stand.' The running was not for a 'corruptible crown.'"

"It is up to President Wilson," says the Clifton Forge Review, "to name a Democrat and a Virginian as a member of the United States Supreme Court. The Virginian ought to be the retired Justice Hughes. If, however, the President finds it impossible to remember why he is the real leader of the modern English history, he is a single-taxer, and in these strenuous times, when the people and nobility hardly get any notice in the papers, he is the only one who is not."

One of Uncle Sam's recruiting agents spent several days last week in Harrisonburg in the interests of candidates for the United States Army. So far as is known, none of Harrisonburg's "young men" saw fit to be recruited. A recent press dispatch stated that the ratio of the present proportion of volunteers to the total population of Harrisonburg is not appreciably increased.—Harrisonburg Independent. After Mr. Wilson's peace policy is accepted, the recruiting agent for Uncle Sam's army may visit Harrisonburg with better results.

**Queries and Answers**  
**Hero Medal.**  
To whom should application be made for medal for heroism of a lad of fifteen?  
J. M. EVERLEY,  
F. M. Willott, secretary Carnegie Hero Fund, Pittsburgh, Pa.

**Billy Sunday's Works.**  
E. R. A. Book called "Billy Sunday, the Man, His Message, and His Own Words, Which Have Won Thousands for Christ," containing his sermons and written by William T. Ellis, is published by John C. Winston Company, Philadelphia.

**Negro Dialect.**  
Do you know a nigger of the South who would say "Ink" for "think" and "as" for "is"?  
The answer is no such part. As to the latter half of the query, Dr. Quares knows of a very old one that the man and brother has a very strong inclination to use "is" where he should say "as," and never by any chance would say such a thing as "He am," etc.

**Furniture Polish.**  
Mrs. G. B. C.—Take one-fourth pound of yellow beeswax and three-fourths pound of paraffin. Melt together in a fire. When thoroughly melted remove from the fire and add very gradually a pint of turpentine, beating continually with a wire. When this mixture is cold it should be the consistency of one cubic foot. Rub it into the furniture with a flannel cloth and polish with a clean cloth. This polish is excellent for floors also.

**Specific Gravity.**  
Please give some remembered figures for the weight of water and tell me whether mahogany is heavier or lighter than water, and the specific gravity of ice.  
E. C. RICHARDSON.

The most easily remembered relation is that a cubic foot of distilled water, at 60 degrees Fahrenheit, is just about 7.48 avoirdupois ounces. This, with the table of gravities, gives the easy method of multiplying the figures which express the specific gravity of any substance by ten and obtaining the weight of one cubic foot of the substance expressed as avoirdupois ounces. Mahogany, .92.



CHANGES IN POSTAL SAVINGS  
BY FREDERIC J. HASKIN.

WASHINGTON, D. C., June 20.—It is just a month since the bill providing for certain fundamental changes in the postal savings act was made into law. The bill was signed by the President on May 18, and the changes have been in effect since that time. The bill was signed by the President on May 18, and the changes have been in effect since that time.

The time elapsed since the passage of the new act is so short that any but big changes would pass unnoticed. The bill was signed by the President on May 18, and the changes have been in effect since that time. The bill was signed by the President on May 18, and the changes have been in effect since that time.

The gains in deposits have been remarkable. The new bill as it stood was approved on the 18th of May. It took at least a week for news of the change to reach the class of people who make up the postal savings depositors. Yet in the month of May deposits in the postal savings system showed an increase of \$1,000,000, as compared to an increase of only \$1,000,000 in May, 1915. In Cleveland the gain was \$50,000, compared to \$10,000 for the previous May. In Buffalo the gain was \$25,000, against \$5,000 for May, 1915. St. Louis showed a gain of \$25,000, as compared to a loss of \$2,000 for the same month a year ago. Such figures are coming in from all sides, and the new regime was only in effect and generally known for about a week in May.

If it is no wonder that some of the more sanguine prophets look for the \$50,000,000 on deposit in postal savings banks to be doubled in the near future. Whether or not the expansion will reach such a figure as that, there is little room for doubt that it will be a large one. The sudden gains are universally ascribed to the changes made in the law.

These changes are both simple and fundamental. Under the old law, no individual depositor could have more than \$500 standing to his credit at any one time, and no single deposit could be made for an amount exceeding \$100. Under the new plan, the limit of the individual depositor's account is raised to \$1,000, and the restriction on one amount to be deposited at one time is entirely done away with. He may deposit it all at one time if he likes.

These changes, these removals of restrictions, have been made after a careful study of the situation, in response to a demand coming from all parts of the country. The files of the central office of the system are full of letters from postmasters telling of the obstacles that the low limits place in the path of expansion.

A typical report came from a postmaster in Milwaukee. He came down to the post-office one morning and was informed that a man and wife had tried to make a deposit. The man told them they could only deposit \$100 at a time, and not over \$500 altogether. They took the whole sum away. Later a man showed up with \$300, but when he found that it would take him three months to get it into the bank, he took it all away with him again. A farmer came in next, with \$550, but declined to deposit anything under the conditions that were necessary. Finally, a man came in with \$1,000, and he was told that only \$100 could be accepted, philosophically opened his account for that amount and took the other \$900 home again. So, one day, five people offered one office \$1,950 of which \$100 was accepted.

The real significance of this state of affairs cannot be understood without an understanding of the class of people who make up the postal savings depositors. The natural question to ask about a man who cannot deposit \$500 in a post-office is why he does not deposit it in a bank. Every American city has plenty of banking facilities, absolutely safe and solid. The restrictions on the postal savings law were manifestly put there to prevent the system from encroaching on the field of private enterprise.

But the typical postal savings depositor does not see the case that way. He is suspicious of anything that does not bear a government seal, and, sooner than trust his money to a private bank, he will bury it in a tomato-can. There are persons of almost every class included in the 600,000 postal savings depositors, of course; but 72 per cent of them are day laborers. The greater part of the depositors are day laborers. All these foreigners are accustomed to the postal savings system from their European homes. They are not going to put their money in any bank not backed by the government, even though they are depositing \$11.40 and the bank in question has a capital and surplus of \$50,000,000.

These facts were well known, and largely responsible for the establishment of our postal savings system in the first place. But when the new law came up for consideration a few weeks ago, it was stated that 35,000 depositors had reached the \$500 limit, and the situation with respect to them was therefore just as bad as it had been in the first place. Actual experience proved, too, that the limiting of the individual deposit to \$100 was poor policy, because, for some reason or other, the immigrant has the habit of depositing his money in small amounts, and a considerable total before he offers them for deposit. Thus he would store away his fingered dollar bills until he had \$200 or \$250. When he offered this to the teller, he was told that only \$100 could be taken, and that the rest would have to be taken in another installment. Not infrequently this resulted in the would-be patron's taking himself and all his money away in a rage.

The depositors as a class are suspicious. They have worked hard for their money, and they are not going to take any chances on losing it. Anything about the system which they do not understand and arouses their uneasiness and distrust, they are bound to do away with belonged to the things they could not understand. This uneasiness often has somewhat ludicrous results. There are cases on record where depositors have suddenly frightened about the safety of their savings and drew them out just to see if they could really get them, only to redeposit them soon afterwards.

The real purpose of the postal savings system is not only to furnish the timid with a depository backed by the solemn faith of the United States Government, but also to act as a kind of counterweight to the local savings banks and the local money lenders. The postal savings system is a system of deposits, and the deposits are made with any institution of sound condition, but since that date the deposits have been confined to banks which are members of the Federal Reserve System.

In this way the postal savings banks perform an important service to the country at large. The habit of thrift is an excellent one, but in order that it is necessary to have the savings kept in circulation, and not tucked away in an old stocking. The postal savings banks are continually bringing savings of this sort to light, and the enactment of legislation which enables them to deal more smoothly with the people who make the great part of the deposits, and who are received without utility, even by the local savings banks. A committee of bankers who investigated the proposed changes before they were made reported that they were apparently not unreasonable, and that the new law would be a great benefit to the country.

The same committee considered objections that were made to the exploiting of the benefits of the postal banks, but they decided that any possible harm done to their interests was more than outweighed by the stimulus to the thrift habit given by the movement. The general opinion on both sides is that the private savings bank and the postal bank are supplementary rather than competitive, and they are working amicably on that basis.

It is almost too good to be true, since the postal savings system was authorized. At the end of the first year the deposits were less than \$1,000,000. Now they are \$55,000,000. The number of depositors at the end of the fiscal year 1911 were less than 12,000; now the number 600,000. Postal savings facilities are available at 8,500 post-offices. The policy of the government is not to provide a postal bank until there is an active demand for one.

The war has doubtless been a great stimulus to the growth of the system, for 1914 showed a big increase over the previous year.

**Resignation.**  
Why, my repine, my pensive friend,  
At pleasures slipped away?  
Someday, stern fate, I ask thee, will never lend,  
And all refuse to stay.

I see the rainbow in the sky,  
The dew upon the grass;  
I see the stars, and I ask thee why  
They glimmer or they pass.

With folded arms I linger not  
The call of battle; 'twere vain:  
In the hour of some other spot,  
I know they'll shine again.

—Walter Savage Landor.